



CSBT Newsletter | Summer 2018

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Greetings from CSBT

There's an important question you need to ask yourself: **Are you getting all of the "BANG" from your Employee Benefits package?**

In trying to find an answer to this question, it's really important that you recognize the difference between things that are "important to" your organization, and things that are "important for" your organization.

In my experience, community social service organizations buy employee benefits to:

- Provide support for their employees
- Fulfill their obligations (collective agreement or statutory)
- Help with recruitment and retention.

These things are "important to" them. In making benefit choices, organizations consider the value provided against the impact on the financial bottom line. This is "important for" them. They need to get the most impact in the areas *Important To them*, while having the least impact in that crucial area of *Important For* (their budget).

The biggest challenge is, the mainstream insurers have conditioned us to believe that all benefits packages are the same. CSBT has worked very hard for more than 15 years to prove that notion wrong.

Basic employee benefits are seen in the employee benefits industry as, frankly, just that. It's a simple dollar-in vs. dollar-out equation.



However, you've chosen to be part of Community Services Benefits Trust (CSBT). It's vastly different. Yes, the basic package can still be a basic package. The difference is that CSBT is built around VALUE rather than simply repeating the same old offering we've long grown to expect from mainstream insurers.

The key is, you only get the value if you know what you have and intentionally use it.

Here are some examples:

- When you select an Extended Health Care package from CSBT, you get what you'd get from anyone else. Over time you'll pay around the same amount (remember dollars in/dollars out). CSBT then adds, at no cost to you (Important For) LifeWorks' Employee and Family Assistance Plan providing incredible support to your employees (Important To). If employees use this program extensively: sick time, use of prescription drugs, use of short and long-term disability goes down and morale goes up. So, no cost to you, great for your employees, AND contributes to long term sustainability. That's VALUE.
- If you buy a Long Term Disability (LTD) program from CSBT, you get the package you pay for. CSBT then adds a high-end disability management program via the Disability Management Institute (DMI) *at no cost to you*. Starting on the 5th day of an employee's absence, DMI provides strong and sensitive support for the employee, while helping you to know what to expect. We know those who commit to using DMI services experience less use of sick time, earlier (and better) return to work results and ultimately, less use of short-term and long-term disability. These all lead to stronger employee morale. Again, great for employees and cost sustainability. That's VALUE.

I've mentioned only two of a long list of additional values you get just by being part of CSBT. Using these "value-adds" costs you nothing while providing great support for employees. **But, like any value feature anywhere, they only work if you use them.**

Here's the problem. Too many of us think we've bought a basic benefit package.



The member survey we conducted this past spring showed us that overall, our members are very happy with CSBT. However, it also demonstrated that too many of our members don't know about the tremendous VALUE they've got. They don't know about the "value-adds" and if you don't know about them, you won't use them. If you don't use them, they will lose their VALUE.

Let's look at this another way – If you had the best, most economical, energy efficient heating system possible, and all that was required was for someone to know how to use it properly, you would study its impact and operation and use it well.

You'd want to experience the savings while enjoying the benefits. That heating system wasn't the cheapest. It was the best and, used properly, would provide the long-term VALUE and cost sustainability you desire.

It's the same with your benefits. You've bought the best, most economical (not cheapest), efficient benefits program possible. OPEN the manual, learn about what you've got, teach your employees to use it well.

Get in touch with your CSBT Partner Advisor or representative and LEARN about what you've got and what else is possible. If you do so, you'll get the benefits you want and enjoy the VALUE you need.

Paul Wheeler

Chair, CSBT Board of Trustees

P.S. Here's one more thing you need to know and remember. CSBT is not a benefits plan. It's a benefits program. With CSBT you've got one of those huge COSTCO sized shopping carts. You can put in or take out anything you want- it's flexible and fully customizable.

If it's legal in Canada, and right for you and your employees, then it's possible. So, get together with your adviser, learn what's possible, and optimize the Plan to best suit you and your most important resource- *your employees*.

[Click here to learn more about the work of the Learning Community for Person Centred Practices and the centrality of Important To and For.](#)

Welcoming our New CSBT Director



We are pleased to announce that **Jeremy Brown** has accepted the position of CSBT Director effective July 3rd. Jeremy has been an instrumental part of the GroupHEALTH and CSBT family for the past 12 years in various capacities including underwriting, business development and sales.

He brings a wealth of knowledge and experience to this new role, where he will be supporting the expected expansion of CSBT nationally.

In addition to Jeremy's nearly 20 years in the benefits industry, his expertise with collective agreements and deep connections within the social service sector will assist with the ongoing development, marketing and support of the CSBT to all of its stakeholders.

You can contact Jeremy at: jeremy.brown@csbt.ca

3 Tips to Staying Safe this Summer 2018

With summer upon us, remember to make safety a top priority. Here are some helpful tips to keep you and your family safe in the sun!



Practice water safety.

Children who cannot swim should always have an adult present. Make sure to observe posted signs indicating strong currents or other hazards at the beach/ lake before jumping in. When boating, ALL people should wear life jackets -kids and adults. If you

are knocked unconscious, a life jacket may save your life.

Prepare for heatwaves.

Never leave children, pets or anyone with limited mobility alone inside a car; even if it's just for a little while - it only takes 6 minutes for the inside of a vehicle to heat up. Stay hydrated and wear lightweight, loose fitting clothing when it's hot out, and make sure to take frequent breaks if you work outside.

Protect yourself in the sun.

Make sure to use sunscreen that blocks ultraviolet A (UVA) and ultraviolet B (UVB) rays that can cause serious health conditions, including skin cancer. Experts recommend an SPF that is between 30- 50, and to reapply it several times throughout the day - even on cloudy days.

Content adapted from www.lifeworks.com

Wishing you a safe and happy summer 2018!

Janet Andrews

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On behalf of,

Charlene Couture

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Paul Wheeler

Chair – Board of Trustees
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